

Form finmgtc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 22-17137-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Hasham R. Syed	Nighat A. Syed
aka Hassan Raza Syed, aka Syed H.	54 Saw Mill Road
Hashmi, aka Prestige Home Linen, aka	Kinnelon, NJ 07405
Prestige America LLC	
54 Saw Mill Road	
Kinnelon, NJ 07405	

Social Security No.:

xxx-xx-8044

xxx-xx-5047

Employer's Tax I.D. No.:

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**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION  
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: November 18, 2022

JAN: admi

Jeanne Naughton  
Clerk

In re:  
Hasham R. Syed  
Nighat A. Syed  
Debtors

Case No. 22-17137-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 18, 2022

User: admin  
Form ID: finmgtc

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Hasham R. Syed, Nighat A. Syed, 54 Saw Mill Road, Kinnelon, NJ 07405-3228

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 18 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 18 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor AmWest Funding Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John P. Di Iorio	

District/off: 0312-2

User: admin

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Date Rcvd: Nov 18, 2022

Form ID: finmgtc

Total Noticed: 3

on behalf of Creditor Sola Realty LLC jdiiorio@shapiro-croland.com

Karl J. Norgaard

on behalf of Joint Debtor Nighat A. Syed knorgaard@norgaardfirm.com  
sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com

Karl J. Norgaard

on behalf of Debtor Hasham R. Syed knorgaard@norgaardfirm.com  
sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com

Marie-Ann Greenberg

magecf@magtrustee.com

Rebecca K. McDowell

on behalf of Creditor MMG Investments III LLC as assignee of CL45 MW Loan 1, LLC rmcdowell@slgcollect.com,  
anovoa@slgcollect.com

Steven A. Jayson

on behalf of Creditor Charles M. Forman as Ch. 7 Trustee for Prestige America Mfg Corp. sjayson@msklaw.net,  
jloewenstein@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8